School District

#### **INSTRUCTION**

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## Work Based Learning Program - Insurance

The School District <u>Work Based Learning</u> coordinator will work with School District administration to identify the appropriate insurance coverage for a student's tailored work-experience opportunity. A student will not commence a <u>Work Based Learning</u> opportunity until the appropriate insurance option has been identified and implemented by all parties. The option selected will be noted as part of the student's <u>Work Based Learning</u> plan.

## Option 1

Employer pays the student to work for them in a paid capacity. Student learns from the employer like a newly hired employee and skill sets are acquired through doing actual work for the employer. Student may earns school credit for employment as documented in the Work Based Learning plan. Employer is required to show proof of workers compensation coverage for the student via a copy of a current workers compensation policy if the Work Based Learning plan shows the student will receive school credit for the employment. Medical costs and other related workers compensation claim expenses for accepted workers compensation claims due to injury to the student while working in the course and scope as part of the Work Based Learning opportunity shall be covered by the employer's workers compensation coverage.

# Option 2

Employer does not pay the student. Student does not earns school credit as part of a Work Based Learning plan but student may be assigned credit as part of another course. Employer has a volunteer endorsement added to their workers compensation policy and pays that premium to their carrier. School District requires the employer to show proof of workers compensation coverage with the volunteer endorsement added via a copy of a current workers compensation policy. Medical costs and other related workers compensation claim expenses for accepted workers compensation claims due to injury to the student while working in the course and scope as part of the Work Based Learning opportunity shall be covered by the employer's workers compensation coverage.

#### Option 3

Employer does not pay student. Student earns school credit for the <u>Work Based Learning</u> opportunity <u>as outlined the Work Based Learning plan.</u> School district adds a school to work endorsement onto the school workers' compensation policy. School District pays the workers compensation premium costs for the endorsement and other required insurance coverage. Parent liability risk forms should be signed in advance to recognize the inherent risks present with this learning opportunity and to clearly state the student has personal medical insurance coverage in place. Medical costs and other related workers compensation claim expenses for accepted workers compensation claims due to injury to the student while working in the course and scope as part of the <u>Work Based Learning</u> opportunity shall be covered by the School District's workers compensation coverage.

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5	Option 4
6	School District provides a work-based learning opportunity off school grounds. The learning
7	opportunity takes place during school period hours, awards school credit hours toward
8	graduation requirements, and is led by a teacher of the school district and/or co-taught by a trade
9	person or general contractor. No workers compensation coverage being provided. School
10	District is responsible for general liability coverage for the students and parent liability risk
11	forms should be signed in advance to recognize the inherent risks present with this learning
12	opportunity and to clearly state the student has personal medical insurance coverage in place.
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15	Policy History:
16	Adopted on:
17	Reviewed on:
18	Revised on: